TRICARE
Your Military Health Plan

Overview of TRICARE Benefits for Reserve Component Members

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Your Coverage Varies…

- When on military duty for 30 days or less
  - Line of duty coverage
  - TRICARE Dental Program
- When called or ordered to active duty for more than 30 consecutive days
  - Active duty health and dental benefits, including pharmacy
- After leaving active service, or demobilizing
  - Transitional health coverage, including pharmacy
  - TRICARE Dental Program

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Line of Duty Coverage

- Any injury, illness, or disease incurred or aggravated in the line of duty
- Includes emergency care
- Covered portal-to-portal
  - From departure directly to duty location
  - Through entire duty period including liberty/leave time in drill weekend
  - To arrival home direct from duty location
- Coordinate line of duty care through unit commander or designated medical representative

Note: Family members are not eligible for health coverage when you are on military duty for 30 days or less.

Activated for More than 30 Consecutive Days

- Health benefits
  - TRICARE Prime/TRICARE Prime Remote
  - Family members eligible for full TRICARE benefits
- Dental benefits
  - Military dental treatment facilities (DTF)
  - Tri-Service Remote Dental Program
- If activated in support of a contingency, may be eligible for additional benefits
  - Early eligibility for TRICARE
  - Transitional coverage upon deactivation

Pre-activation Benefits

- Early eligibility for TRICARE (up to 90 days)
  - Called or ordered for more than 30 consecutive days in support of a contingency operation
  - Receive delayed-effective-date orders
  - Verify through the Guard-Reserve portal

    https://www.dmdc.osd.mil/Guard-ReservePortal

- Family members are also eligible.

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TRICARE Pharmacy Summary

Type of Pharmacy	Generic	Brand Name	Non-Formulary
MTF (up to a 90-day supply)	$0	$0	$0*
TMOP (up to a 90-day supply)	$3	$9	$22
Network Retail (up to a 30-day supply)	$3	$9	$22
Non-network Retail Pharmacy (up to a 30-day supply)	†**Non-TRICARE Prime: $9 or 20%** †**TRICARE Prime: 50% cost-share**	†**Non-TRICARE Prime: $9 or 20%** †**TRICARE Prime: 50% cost-share**	†**Non-TRICARE Prime: $22 or 20%** †**TRICARE Prime: 50% cost-share**

*Not available in the MTF unless medical necessity is established.

†Deductibles apply.

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Leaving Active Service (De-activation)

- Continued Health Care Benefit Program (CHCBP)
- Transitional Assistance Management Program (TAMP)
- TRICARE Reserve Select (TRS)
- TRICARE Dental Program

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Continued Health Care Benefit Program

- Premium-based health plan
- 18 months of coverage for transition to civilian life
- May purchase after loss of TRICARE coverage
  - TRICARE coverage ends upon release from active duty or end of TAMP, whichever is later.
- Must purchase within 60 days of loss of coverage
- Contact Humana Military for information and enrollment
  - 1-800-444-5445
  - www.humana-military.com

TAMP Transitional Health Coverage

- Available if activated in support of a contingency operation for more than 30 consecutive days
- Begins on day after separation date
- TRICARE for 180 days after leaving active duty
  - TRICARE Prime: Must re-enroll to continue coverage
  - TRICARE Extra: Active duty family member cost-shares apply
  - TRICARE Standard: Active duty family member cost-shares apply
  - TRICARE Prime Remote: No longer available
- Includes pharmacy coverage

TRICARE Reserve Select*

- Voluntary health plan you may purchase
  - Monthly premiums are required
    - TRS Member-only: $75
    - TRS Member and family: $233
- Eligibility conditions include
  - Activated in support of a contingency operation
  - Served on active duty for 90 days
  - Agree to continue service in the Selected Reserve before leaving active duty
- TRICARE Standard and TRICARE Extra coverage
  - Coverage begins day after TAMP ends (Day 181)
  - Premiums, deductibles, and cost-shares apply

*Visit www.tricare.osd.mil/reserve/reserveselect for more information.

TRICARE Dental Program (TDP)

- Voluntary dental plan for purchase
  - Before activated
  - Upon de-activation (during TAMP period)
  - After TAMP period (between active duty rotations)
- Eligibility
  - Selected Reserve
  - Individual Ready Reserve
  - Family members
- Enrollment lock in for 12 months
  - Lock-in may not apply to family members if Reserve Component member is activated.

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TDP Coverage

- 100 percent coverage
  - Diagnostic, Emergency, and Preventative Services
- Cost-shares for other services
  - Some reduced cost-shares E-1 to E-4
- Maximum benefits per person
  - $1,200 annual (routine care dental care)
  - $1,500 lifetime (orthodontic care)
- Visit www.ucci.com

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TDP Monthly Premiums

- **Reserve Component Member Premiums***
  - Selected Reserve $9.32
    (and IRR special mob category)
  - Individual Ready Reserve (IRR) $23.31

- **Family Member Premiums***
  - 1 family member only $ 23.31
  - 2+ family members $ 58.27

*Reserve Component member and family member coverage is purchased separately.

Note: Premium amounts are accurate through 1/31/2006.

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TDP Monthly Premiums

- **Family member premiums before sponsor is activated**
  - Single enrollment: $23.31
  - Family enrollment: $58.27
- **Family member premiums when sponsor is activated for more than 30 consecutive days**
  - Single enrollment: $9.32
  - Family enrollment: $23.31

Note: Premium amounts are accurate through 1/31/2006.

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Uniformed Services Employment Reemployment Rights Act (USERRA)

- Health care protections include:
  - The right to elect to continue existing employer-based health plan for sponsor and dependent
  - Coverage for up to 24 months while on active duty
  - The right to be reinstated in employer's health plan when reemployed

- For more information
  - 1-800-336-4590
  - www.esgr.org

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Regional Contact Information

- **TRICARE South Region**
  - Humana Military Healthcare Services, Inc.
  - 1-800-444-5445
  - www.humana-military.com
- **TRICARE North Region**
  - Health Net Federal Services, Inc.
  - 1-877-874-2273
  - www.healthnetfederalservices.com
- **TRICARE West Region**
  - TriWest Healthcare Alliance
  - 1-888-874-9378
  - www.triwest.com
- **TRICARE Pacific**
  - 011-81-611-743-2036
  - www.tricare.osd.mil/overseas.index.cfm
- **TRICARE Latin America and Canada**
  - 1-706-787-2424
  - http://tricare15.army.mil
- **TRICARE Europe**
  - 0049-6302-67-7433/7434
  - www.europe.tricare.osd.mil

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Information and Assistance

- DEERS
  - Find the 3 closest I.D. card or personnel offices www.dmdc.osd.mil/rsl/
  - Bring proper documentation (e.g., marriage certificate, birth certificate, divorce decree, etc.)
  - Call 1-800-538-9552 for more information.
- Eligibility
  - Determined by Service/Reserve Component
  - Reserve Affairs www.defenselink.mil/ra/
  - Verify though Guard/Reserve Portal: https://www.dmdc.osd.mil/Guard-ReservePortal
- Health Benefits
  - www.tricare.osd.mil/reserve or your TRICARE regional contractor
- TRICARE Dental Program
  - www.ucci.com or 1-800-866-8499

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Reserve Health Care Continuum

Coverage	Military Duty 30 Days or Less	Pre-Activation (90 days early eligibility)	Active Duty Benefits	De-Activation (upon leaving active duty)
Health: Sponsor	Line of duty care only	N/A Applies when sponsor is called or ordered to active duty in support of a contingency operation for more than 30 consecutive days.	Full TRICARE coverage as active duty service members	CHCBP
Health: Family Members	None	N/A Applies when sponsor is called or ordered to active duty in support of a contingency operation for more than 30 consecutive days.	Full TRICARE coverage as active duty family members	CHCBP
Dental: Sponsor	TRICARE Dental Program	TRICARE Dental Program	Active duty dental benefits	TRICARE Dental Program
Dental: Family Members	TRICARE Dental Program Reserve Component	TRICARE Dental Program Reserve Component family member rates	TRICARE Dental Program Active duty	TRICARE Dental Program Reserve Component

Reserve Component: 1 Overview of Health and

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Reserve Health Care Continuum

Coverage	Military Duty 30 Days or Less	Pre-Activation (90 days early eligibility)	Active Duty Benefits	De-Activation (upon leaving active duty)
Health: Sponsor	Line of duty care only	Full TRICARE coverage a active duty service members	Full TRICARE coverage as active duty service members	TAMP followed by CHCBP or TRS*
Health: Family Members	None	Full TRICARE coverage as active duty family members	Full TRICARE coverage as active duty family members	TAMP followed by CHCBP or TRS*
Dental: Sponsor	TRICARE Dental Program	Active duty dental benefits	Active duty dental benefits	TRICARE Dental Program
Dental: Family Members	TRICARE Dental Program Reserve Component	TRICARE Dental Program Active duty family member rates	TRICARE Dental Program Active duty	TRICARE Dental Program Reserve Component

**Specific eligibility requirements must be met to qualify for TRS.*